

Certificate Number: 15111-PAW-DE-029816912

Bankruptcy Case Number: 12-22792



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 1, 2017, at 4:10 o'clock AM EDT, Victoria Renee Urbaniak completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 1, 2017 By: /s/Stephanie Sandison for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education